OptiMark and OptiMark LT

Single Premium Deferred Fixed Indexed Annuities
Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Current Rate
One-Year S&P 500® Point-to-Point With Cap	**6.70%**
One-Year S&P 500 Point-to-Point Inversion With Cap	**21.25%**
Two-Year S&P 500 Point-to-Point With Participation Rate	**49%**
One-Year S&P 500 IQ Index* Point-to-Point With Cap	**8.80%**
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	**56%**
One-Year S&P 500 IQ Index* Point-to-Point With Declared Rate on Gain	**6.30%**
One-Year SG Laser Index** Point-to-Point With Participation Rate	**147%**
Two-Year SG Laser Index** Point-to-Point With Participation Rate	**204%**
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	**146%**
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	**202%**
Declared Interest Option	**3.45%**

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,† plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 10/1/2026.

Caps and rates effective 11/3/2026, and subject to change.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE OPTIMARK PRODUCT BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

See important disclosures on next pages.

S&P Dow Jones Indices

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OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA):** AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06).

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† Premium tax does not apply in Oregon.

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